

Family Self-Sufficiency News

More successful Graduates!



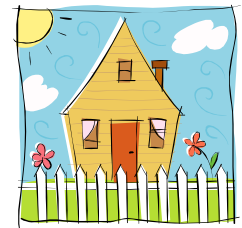
In 2006, eleven families graduated from our Family Self-Sufficiency program. Every one of these families is working full-time and paying all or the majority of their rent. Several have increased their income so much that they no longer qualify for Section 8 Rental Assistance. The average escrow account payout for these 11 FSS graduates was over \$7,000. In 2006, we paid out over \$45,000 to graduates.

Elizabeth and Rolando started their FSS program with the San Diego Housing Commission before moving to Chula Vista. Since they started in the FSS program, they have

both found full-time employment and have more than doubled their earnings in five years. When asked about the best part of the FSS program, they answered: the escrow account, because it allowed them to save money that they might not have been able to save on their own. They plan to use their money to help purchase a home.

Joyce is another of our recent graduates. She and her family made great progress while on the FSS program. While working, Joyce was injured on the job. She has since recovered and has returned to work. Her two daughters are now adults and are also working full time.

We are very proud of the accomplishments that these and all of our graduates have made while participating in the FSS program. We know you will continue to be successful in all of your endeavors. If you are still working on your own goals, please let us know as you meet your milestones. We want to celebrate your accomplishments too.



Upcoming Homebuyer Seminars

Upcoming Homebuyer Seminars:

- March 3 in Lakeside (619-497-0126 x12)
- March 24 in Rancho San Diego (619-497-0126 x12)
- April 28 in Spring Valley (619-497-0126 x12)

Reporting Responsibilities

Don't forget your responsibility to report changes to your Housing Specialist. You need to report changes in income, assets, and family members. For example, you need to report a new job, a pay raise, birth of a baby, or someone moving out. You must also request permission to add someone to your household (before they move in). You must report these changes in writing within 14 days. Some changes will require a change to your portion of the rent right a way, other changes will be included at your next annual recertification.

"I went to my home buyer's seminar...and it was really great. I learned so much. It was really informative just on my everyday living. I think the money management part of the seminar was beneficial in the reality of purchasing a home/condo."

—Lisa, FSS Participant

Catherine Trout Lichtenman, Director

Department of Housing and
Community Development

Chief Administrative Officer
Walter F. Ekard

Dianne Jacob, District 2
Pam Slater-Price, District 3
Ron Roberts, District 4
Bill Horn, District 5

Board of Supervisors



Deborah.Dyar@sdcounty.ca.gov

Feel free to email Deborah Dyar with your questions, suggestions, or comments. She will try to respond to all emails within 24 hours. Deborah's email address is:

Don't have a computer? You can still have an email address! There are many free email services available to you. Drop by your local library or if you're in school check out their facilities. Many schools are now offering email accounts to students.



- Scholarship information
- The Smart Money Summit & Expo
- Project Earn Open House
- Job fair information
- Career fairs
- And much more!

If we don't have your email address, here are some of the resources you missed:

This will be the last paper newsletter for a while. To make sure you continue to receive information on resources that can help you, make sure we have your e-mail address.

Do we have your email address? We run across many interesting stories and resources each month. If you have an email address, please make sure to give it to us if you haven't already. If you have changed your email address or recently signed up for email, please drop us a quick email so we can add you to our list.

you've been missing out!

Email—If we don't have your email address,

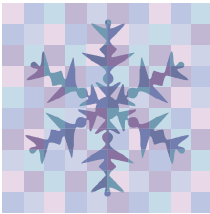


Building Better Neighborhoods

County of San Diego
Housing & Community Development
Family Self-Sufficiency Program

2007 Annual FSS Update

It's time once again to complete your Annual FSS Update. The update is enclosed with this newsletter. Please take a few moments to fill it out and tell us what you have accomplished in the last year towards your goal of becoming self-sufficient. You can return your completed Annual Update by mail or by fax (858-514-6558) or fill out the Word version on the internet and email it to Deborah.Dyar@sdcounty.ca.gov. You can find the Word version on our website at: <http://www.co.san-diego.ca.us/sdhcd/renters/fss.html>. The information from your update is used to guide us in the right direction to find resources that you need and want. We also use it to tell the Department of Housing and Urban Development (HUD) how our FSS program is doing. HUD funds the FSS program.



Your 2007 Annual FSS Update is due back before March 9, 2007

2006 Occupational Outlook Report

For more than thirty years, the San Diego Workforce Partnership has been working in the community to link job training and employment programs, employees, and businesses together. They operate career centers throughout the county (including ones in Chula Vista, El Cajon, and Escondido). They also offer a variety of business services including consulting and labor market information. One such service is the Occupational Outlook Report.

This report is an annual study of occupations in San Diego County and provides detailed information on the requirements for those jobs. It is report is an excellent resource for anyone who is looking into different career options or is thinking about a career change. The information in the Occupational Outlook report includes: wages, benefits, skills, education/training, career ladder, supply and demand of the job, and growth projections. The 2006 Occupational Outlook Report for San Diego County is available on the internet at:

http://www.sandiegowork.com/generate/html/LMI/occupational_outlook_reports.html

You can access this information on the internet in a PDF document, as an interactive program, or order a version on CD for use on your home computer. The information is available in English and Spanish. Below is a sample of some of the information you can get from the 2006 San Diego Occupational Outlook Report.

INSURANCE APPRAISERS

Insurance Appraisers appraise automobile or other vehicle damage to determine cost of repair to settle insurance claims, and seek agreement with automotive repair shop on repair costs. They prepare insurance forms to indicate repair cost or cost estimates and recommendations.

WAGES AND BENEFITS

Hourly Wages:

	Range	Median
New Hires, No Experience	\$9.75 - \$20.25	\$16.17
New Hires, with Experience	\$11.50 - \$26.00	\$18.49
After Three Years with the Firm	\$17.25 - \$43.25	\$24.75

Average Weekly Hours:

Almost all (99%) Insurance Appraisers work full time, 42 hours per week.

Shifts:

Almost all Insurance Appraisers work a day shift. They may arrange their work schedules to accommodate evening and weekend appointments with clients. This sometimes results in adjusters working irregular schedules or more than 40 hours a week.

Percent of Employers Offering Fringe Benefits:

Full-Time Employees

	Benefit Offered	% of Employers
Medical Ins.	Yes*	75%
Dental Ins.	Yes	38%

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EMPLOYER REQUIREMENTS

Education:

Many (56%) firms require a high school diploma. Some (25%) require a bachelor's degree.

Training:

Few (19%) firms allow 12 months of training to substitute for experience. Few (19%) require technical or vocational training. Employers prefer applicants with word processing, spreadsheet, and Internet skills.

Education/Training Providers:

See Appendix A.

Experience:

Most (75%) employers prefer applicants with 2-3 years prior experience as an Insurance Appraiser. Almost all (81%) accept prior experience in a related occupation such as Auto Body Repairer, Auto Mechanic, Auto Salesperson, and Auto Parts Salesperson or Manager.

Skills Rated "Very Important":

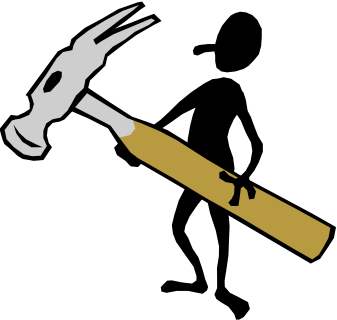
Knowledge of administrative and clerical procedures

We can't do much about the length of our lives, but we can do plenty about its width and depth.

(Evan Esar)

Reading Credit Reports

Did you know that you can get your credit report for free? Under the Fair and Accurate Credit Transactions Act, consumers can request and obtain a free credit report once every 12 months from each of the three nationwide consumer credit reporting companies, Equifax, Experian and TransUnion. You can get your free credit report by calling 1-877-322-8228 or going to www.annualcreditreport.com on the Internet.



But, once you get your credit report, do you know how to read it?

A credit report is basically divided into four sections:

Identifying Information – This includes your name, social security number, current and previous addresses, date of birth, phone numbers, driver's license number, employment history, etc. Make sure this information is accurate and current.

Credit History – Each account will include the name of the creditor and the account number (which may be scrambled for security reasons). The entry also includes:

- When the account was opened
- The type of credit account
- Total amount of the loan or highest balance on the card
- What is owed
- Fixed monthly payment or minimum monthly amount
- Status of the account (open, inactive, closed, paid, etc.)
- Payment history

Public Records – This section lists bankruptcies, judgments and tax liens. You want this section to be blank.

Inquiries – This section lists everyone who asked to view your credit report. Inquires are broken down into two groups; 'hard' inquiries are ones you initiate by applying for credit cards and loans, while 'soft' inquiries are ones from companies that send out promotional information to pre-qualified groups or current creditors monitoring your account.

If you find a mistake on your credit report, you will need to complete a form that comes with the report or follow the instructions given. We advice you to check your report carefully as it's estimated that 80% of all credit reports have some kind of misinformation.

(Excerpts from County News, a newsletter for employees of the County of San Diego, reprinted with permission of the San Diego County Credit Union.)

Career Center Activities

In your search for work, training, or education, be sure to look into the possibilities at your local career center. Each center offers something different, but many of their services are the same. If you are looking for work, the career centers are a great place to start, but you can also use them if you are looking to change jobs or careers. Most have programs for adults and teens. Below are some of the activities available at your local career center:

- Access to computers for job searching and resume posting
- Access to Employment Development Department/CalJOBS (an Internet-based job listing system)
- On site counselors for referral to Department of Rehabilitation
- Resume critiquing
- Career Resource Room
- Professional Networking
- Free Computer Training
- On-site registration for over 450 vocational training programs
- On-site classes for GED preparation and academic subjects for adults



Success is getting what you want and happiness is wanting what you get.

—Dale Carnegie

To find the Career Center nearest to you, call San Diego Workforce Partnership at: 1-888-884-SDWP (7397) or visit them on the web at <http://www.sandiegowork.com>.